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POWER OF A		Application Number	09/901,227		
	1	Filing Date	07/09/2001		
	TTORNEY OR ON OF AGENT	First Named Inventor	Vipul Bansal		
		Title	Online e-commerce transact		
		Group Art Unit	2161		
		Examiner Name	Unassigned		
		Atterney Docket Number			
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Country	U.S.A.				
Telephone	410-573-1545	Fax 301-2	261-8825		
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Applicant/Inve	enter.				
Assignee of re	ecord of the entire interest. Se	nd of the entire interest. See 37 CFR 3.71.			
Otatoment on	37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).				
	SIGNATURE of Applica	SIGNATURE of Applicant or Assignee of Record			
Name T. R	ao Coca	Δ			
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Y	ober 29, 2002	29, 2002			
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Applicant(s): Bansal et s			JP20010123US1			
0.7.111	Filler Dete	Examiner	Group Art Hait			
Serial No.	Filing Date	Unknown	Group Art Unit 2161			
09/901,227	July 9, 2001	Ulkilowii	2101			
Invention: ONLINE E-0	COMMERCE TRANSACTIONS	INCORPORATED EFFECTS	OF UNCERTAINTY AND			
RISK FACTORS						
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